

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	PHYLLIS D HARRELL	§	Case No.: 08-31882
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		§	
		§	

Debtor(s)

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2008.
- 2) The case was confirmed on .
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was transferred on 02/18/2009.
- 6) Number of months from filing to the last payment: 2
- 7) Number of months case was pending: 8
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,750.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 2,310.00
Less amount refunded to debtor	\$ 1,058.66
NET RECEIPTS	\$ 1,251.34

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 90.10
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 90.10

Attorney fees paid and disclosed by debtor \$ 950.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BANKFINANCIAL/FINANC	SECURED	60,621.00	.00	.00	.00	.00
BANKFINANCIAL/FINANC	SECURED	NA	.00	2,750.00	.00	.00
CHASE HOME EQUITY	SECURED	45,800.58	44,563.75	.00	.00	.00
CHASE HOME EQUITY	SECURED	NA	1,694.27	1,694.27	.00	.00
BANK ONE/CHASE	UNSECURED	37,421.58	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	SECURED	18,340.00	.00	24,135.15	1,082.44	.00
CAPITAL ONE AUTO FIN	UNSECURED	5,795.15	NA	NA	.00	.00
HILTON GRAND VACATIO	SECURED	2,363.82	.00	2,363.82	78.80	.00
ALLIANCE ONE	UNSECURED	634.61	NA	NA	.00	.00
AMERICAN MEDICAL COL	UNSECURED	79.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	155.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	8,998.00	8,139.38	8,139.38	.00	.00
INOVISIONS PORTFOLIO	UNSECURED	129.34	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	7,863.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	306.00	NA	NA	.00	.00
CHASE CC	UNSECURED	3,524.21	NA	NA	.00	.00
CFNA	UNSECURED	635.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,564.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,565.00	1,564.67	1,564.67	.00	.00
DIRECTV	UNSECURED	155.00	NA	NA	.00	.00
HOUSEHOLD BANK	UNSECURED	271.00	NA	NA	.00	.00
INOVATIVE BK	UNSECURED	7,096.00	NA	NA	.00	.00
LEWMAGRAM	UNSECURED	297.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SUBHASH WAIKAR	UNSECURED	92.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	500.00	NA	NA	.00	.00
OSBY WATER CONDITION	UNSECURED	921.20	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	1,081.00	1,128.75	1,128.75	.00	.00
VERIZON WIRELESS	UNSECURED	154.00	NA	NA	.00	.00
VILLAGE OF UNIVERSIT	UNSECURED	71.82	NA	NA	.00	.00
WELL GROUP HEALTH PA	UNSECURED	30.00	NA	NA	.00	.00
WF FIN BANK WELLS FA	UNSECURED	NA	NA	NA	.00	.00
EDUCATION LOAN SERV	UNSECURED	16,702.00	28,348.93	28,348.93	.00	.00
XPRESS LOAN SERVICIN	UNSECURED	10,948.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	4,444.27	.00	.00
Debt Secured by Vehicle	24,135.15	1,082.44	.00
All Other Secured	<u>2,363.82</u>	<u>78.80</u>	<u>.00</u>
TOTAL SECURED:	30,943.24	1,161.24	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	39,181.73	.00	.00

Disbursements:

Expenses of Administration	\$ 90.10	
Disbursements to Creditors	\$ 1,161.24	
TOTAL DISBURSEMENTS:		\$ 1,251.34

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.